

Certificate Number: 14912-CAC-DE-037902523
Bankruptcy Case Number: 23-14654



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 1, 2023, at 4:01 o'clock PM EDT, Christopher Covarrubias completed a course on personal financial management given by internet by 001 Debtoedu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Central District of California.

Date: November 1, 2023 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor